

**Information to identify the case:**

Debtor 1	<b>David T. Patterson</b>	Social Security number or ITIN	<b>xxx-xx-0769</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Deborah B. Patterson</b>	Social Security number or ITIN	<b>xxx-xx-7504</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-21181-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David T. Patterson  
fdba Music Tech Support Group

Deborah B. Patterson

8/7/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David T. Patterson  
 Deborah B. Patterson  
 Debtors

Case No. 12-21181-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 48

Date Rcvd: Aug 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2017.

db/jdb  
 cr +David T. Patterson, Deborah B. Patterson, 461 Perrymont Road, Pittsburgh, PA 15237-5692  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 13366278 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13318429 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265-3000)  
 13533738 Federal National Mortgage Association, c/o Seterus, PO Box 4128, Beaverton, OH 97076-4128  
 13318424 +Freedom Debt Relief, LLC, 1875 South Grant Street, Suite 400, San Mateo, CA 94402-2676  
 13318437 +One Main Financial, Attn: Bankruptcy Center, PO Box 140069, Irving, TX 75014-0069

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2017 00:54:53 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr EDI: BL-BECKET.COM Aug 08 2017 00:53:00 Capital One NA, c/o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 cr EDI: RECOVERYCORP.COM Aug 08 2017 00:53:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13318417 EDI: BANKAMER.COM Aug 08 2017 00:53:00 Bank of America, Customer Service, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 13318418 +E-mail/Text: notices@burt-law.com Aug 08 2017 00:55:25 Burton Neil & Associates,  
 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600  
 13318419 EDI: CAPITALONE.COM Aug 08 2017 00:53:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 13418891 EDI: BL-BECKET.COM Aug 08 2017 00:53:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13373284 +E-mail/Text: bankruptcy@cavps.com Aug 08 2017 00:55:12 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322  
 13318421 +EDI: CITICORP.COM Aug 08 2017 00:53:00 Citibank, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 13318422 EDI: DISCOVER.COM Aug 08 2017 00:53:00 Discover, PO Box 30943, Salt Lake City, UT 84130  
 13327419 +EDI: TSYS2.COM Aug 08 2017 00:53:00 Department Stores National Bank/Macy's,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13327421 +EDI: TSYS2.COM Aug 08 2017 00:53:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13324157 EDI: DISCOVER.COM Aug 08 2017 00:53:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13379944 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 08 2017 00:55:26 Duquesne Light Company,  
 c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13449502 EDI: RMSC.COM Aug 08 2017 00:53:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 13318425 EDI: RMSC.COM Aug 08 2017 00:53:00 GEMB/JCP, P.O. Box 965009, Orlando, FL 32896-5009  
 13318426 +EDI: RMSC.COM Aug 08 2017 00:53:00 GEMB/Lowe's, P.O. Box 981064, El Paso, TX 79998-1064  
 13318427 EDI: RMSC.COM Aug 08 2017 00:53:00 GEMB/Ritz Camera, PO Box 981127,  
 El Paso, TX 79998-1127  
 13318428 EDI: RMSC.COM Aug 08 2017 00:53:00 GEMB/Sam's Club, P.O. Box 981064,  
 El Paso, TX 79998-1064  
 13318430 EDI: HFC.COM Aug 08 2017 00:53:00 HSBC Bank, PO Box 80084, Salinas, CA 93912-0084  
 13318431 EDI: HFC.COM Aug 08 2017 00:53:00 HSBC/Bestbuy, PO Box 15521, Wilmington, DE 19850-5521  
 13318432 EDI: IRS.COM Aug 08 2017 00:53:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 13356716 EDI: JEFFERSONCAP.COM Aug 08 2017 00:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 13318434 EDI: CBSKOHLS.COM Aug 08 2017 00:53:00 Kohls/Chase, PO Box 3043,  
 Milwaukee, WI 53201-3043  
 13416093 EDI: RESURGENT.COM Aug 08 2017 00:53:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13318435 +EDI: TSYS2.COM Aug 08 2017 00:53:00 Macy's, PO Box 8113, Mason, OH 45040-8113  
 13411319 +E-mail/Text: bknotice@ncmlc.com Aug 08 2017 00:55:10 National Capital Management, LLC,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13359563 +EDI: OPHSUBSID.COM Aug 08 2017 00:53:00 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
 13318438 +EDI: AGFINANCE.COM Aug 08 2017 00:53:00 One Main Financial, 3533 Mountain View Drive,  
 PO Box 22066, West Mifflin, PA 15122-2447  
 13370492 EDI: PRA.COM Aug 08 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13325415 EDI: Q3G.COM Aug 08 2017 00:53:00 Quantum3 Group LLC as agent for,  
 World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: bsil  
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Aug 07, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13506699 EDI: Q3G.COM Aug 08 2017 00:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13449503 EDI: RECOVERYCORP.COM Aug 08 2017 00:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13318439 EDI: SEARS.COM Aug 08 2017 00:53:00 Sears, PO Box 6283, Sioux Falls, SD 57117-6283  
13339896 +E-mail/Text: bncmail@w-legal.com Aug 08 2017 00:55:10 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13318441 EDI: WTRRN BANK.COM Aug 08 2017 00:53:00 Target National Bank, PO Box 660170,  
Dallas, TX 75266-0170  
13318444 EDI: WFNNB.COM Aug 08 2017 00:53:00 WFNNB/Sam Levine, Inc., P.O. Box 182782,  
Columbus, OH 43218-2782  
13318442 EDI: RMSC.COM Aug 08 2017 00:53:00 Walmart/GEMB, P.O. Box 965023,  
Orlando, FL 32896-5023  
13318443 +EDI: WFFC.COM Aug 08 2017 00:53:00 Wells Fargo Financial Cards, PO Box 14487,  
Des Moines, IA 50306-3487  
13693193 EDI: ECAST.COM Aug 08 2017 00:53:00 eCAST Settlement Corporation, POB 29262,  
New York, NY 10087-9262

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr Duquesne Light Company  
cr Seterus, Inc., as the authorized subservicer for F  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13318420\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
13318423\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, PO Box 30943, Salt Lake City, UT 84130)  
13326749\* Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany OH 43054-3025  
13318433\* +Internal Revenue Service\*\*\*, PO Box 2116, Philadelphia, PA 19103-0116  
13318436\* +Macy's, PO Box 8113, Mason, OH 45040-8113  
13318440\* Sears, PO Box 6283, Sioux Falls, SD 57117-6283  
cr ##+North Allegheny School District, c/o Maiello Brungo Maiello, One Churchill Park,  
3301 McCrady Road, Pittsburgh, PA 15235-5137

TOTALS: 3, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com  
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
heather@mvrlaw.com, michelle@mvrlaw.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkggroup@kmlawgroup.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Jennifer L. Cerce on behalf of Creditor North Allegheny School District jlc@mbm-law.net

District/off: 0315-2

User: bsil  
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Aug 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth Steidl on behalf of Joint Debtor Deborah B. Patterson  
julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes  
tcase.com  
Kenneth Steidl on behalf of Debtor David T. Patterson julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes  
tcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste  
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11